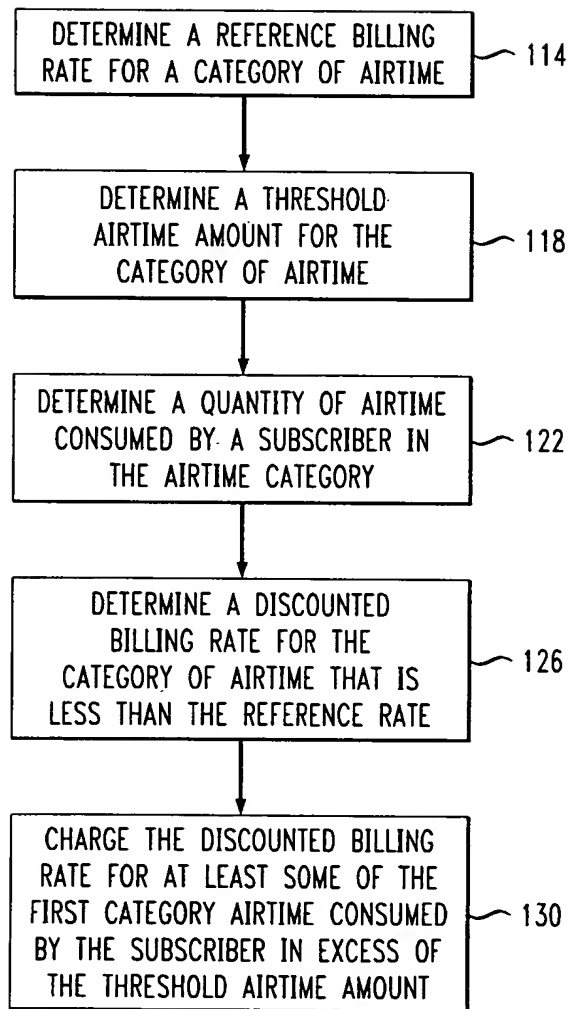


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FIG. 1

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FIG. 2

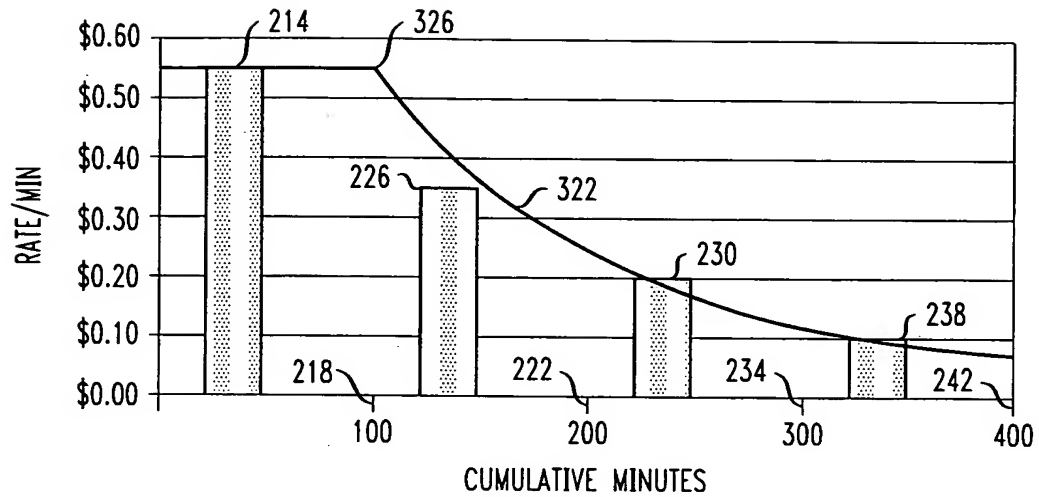


FIG. 3

YEARS	MONTHLY PLAN RATE				
	29.95	39.95	49.95	59.95	69.95
1	93%	70%	56%	47%	40%
2	87%	65%	52%	44%	37%
3	82%	61%	49%	41%	35%
4	76%	57%	46%	38%	33%
5	71%	53%	43%	36%	31%
6	67%	50%	40%	33%	29%
7	62%	47%	37%	31%	27%
8	58%	44%	35%	29%	25%
9	54%	41%	33%	27%	23%
10	51%	38%	30%	25%	22%
11	48%	36%	28%	24%	20%
12	44%	33%	27%	22%	19%
13	41%	31%	25%	21%	18%
14	39%	29%	23%	19%	17%
15	36%	27%	22%	18%	16%

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FIG. 4

